

Fill in this information to identify the case:

Debtor 1 CHARISSE HARRIS

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Mississippi
(State)

Case number #18-14970

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Centralized Servicing Center

Court claim no. (if known): #19

Last 4 digits of any number you use to identify the debtor's account: 2 4 9 8

Date of payment change: 06/01/2019
Must be at least 21 days after date of this notice

New total payment: \$ 658.80
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 327.17

New escrow payment: \$ 207.05

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ 778.92

New mortgage payment: \$ 658.80

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ CECIL EDWARDS Date 04/15/2019
Signature

Print: CECIL EDWARDS Title Bankruptcy Specialist
First Name Middle Name Last Name

Company USDA - Rural Housing Service
Centralized Servicing Center

Address PO Box 66879
Number Street
St. Louis, MO 63166
City State ZIP Code

Contact phone (800) 349-5097 ext 3722 Email csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi
PAYMENT CHANGE SUMMARY

Completed By: CECIL EDWARDS

04/15/2019

(Date)

Debtor(s) & CHARISSE HARRIS
Address: 148 CROSS CREEK DRIVE
OXFORD, MS. 38655

Case No. #18-14970
Claim No. #19
USDA Acct No. 2 4 9 8

Attorney &
Address: ROBERT H. LOMENICK, JR.
P.O. BOX #417
HOLLY SPRINGS, MS. 38635

Trustee & LOCKE D. BARKLEY
Address: CHAPTER #13 TRUSTEE
6360 1-55 NORTH
SUITE #140
JACKSON, MS. 39211

Effective 06/01/2019, the monthly ongoing payment is changing due to:

No Yes ☒ ESCROW:
No ☒ Yes OTHER:

PAYMENT CALCULATION

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest	<u>614.56</u>	Principal & Interest	<u>614.56</u>
Less Subsidy	<u>162.81</u>	Less Subsidy	<u>162.81</u>
Total P&I Payment	<u>451.75</u>	Total P&I Payment	<u>451.75</u>
Escrow	<u>300.00</u>	Escrow	<u>207.05</u>
Escrow shortage	<u>27.17</u>	Escrow shortage	<u></u>
Total Escrow	<u>327.17</u>	Total Escrow	<u>207.05</u>
Fees	<u></u>	Fees	<u></u>
Total Payment	<u>778.92</u>	Total Payment	<u>658.80</u>

Northern District of Mississippi

Case No. #18-14970

Claim No. #19

CERTIFICATE OF SERVICE

I, CECIL EDWARDS , do hereby certify that on 04/15/2019 , I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

CHARISSE HARRIS

Debtor(s)

148 CROSS CREEK DRIVE
OXFORD, MS. 38655

Via CM/ECF:

Debtor's Attorney of Record:

ROBERT H. LOMENICK, JR.
P.O. BOX #417
HOLLY SPRINGS, MS. 38635

Chapter 13 Trustee:

LOCKE D. BARKLEY
CHAPTER #13 TRUSTEE
6360 1-55 NORTH
SUITE #140
JACKSON, MS. 39211

Date: 04/15/2019

/s/ CECIL EDWARDS

CECIL EDWARDS
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext. #5469

USDA RURAL DEVELOPMENT - CSC Document Page 5 of 8

4300 GOODFELLOW BLVD.

BLDG 105E FC-252

ST. LOUIS

MO 63120-1703

800-414-1226

CHARISSE S HARRIS
148 CROSS CREEK DR
OXFORD

MS 38655-9614

YOUR LOAN NUMBER: 0041942498

DATE: 03/29/19

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 06/19 THROUGH 05/20.

----- ANTICIPATED PAYMENTS FROM ESCROW - 06/19 THROUGH 05/20 -----
 INSURANCE 1154.00
 COUNTY TAX 1330.66
 TOTAL PAYMENTS FROM ESCROW 2484.66
 MONTHLY PAYMENT TO ESCROW 207.05 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 06/19 THROUGH 05/20 -----
 -ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
		ACTUAL	STARTING BALANCE	1361.05	1361.05
JUN 19	207.05	1154.00	INSURANCE ALP	414.10	414.10
JUL 19	207.05			621.15	621.15
AUG 19	207.05			828.20	828.20
SEP 19	207.05			1035.25	1035.25
OCT 19	207.05			1242.30	1242.30
NOV 19	207.05			1449.35	1449.35
DEC 19	207.05			1656.40	1656.40
JAN 20	207.05	1330.66	COUNTY TAX	532.79	532.79
FEB 20	207.05			739.84	739.84
MAR 20	207.05			946.89	946.89
APR 20	207.05			1153.94	1153.94
MAY 20	207.05			1360.99	1360.99

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	614.56
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	207.05
PLUS: AMORTIZED FEE PAYMENT	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.00
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00 - \$162.81

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/19 ~~821.61~~ = \$658.80

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 414.10. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 414.10.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

06/18	350.52	07/18	350.52	08/18	3318.40	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

USDA RURAL DEVELOPMENT - CSC -650
 4300 GOODFELLOW BLVD.
 BLDG 105E FC-252
 ST. LOUIS MO 63120-1703

800-414-1226

CHARISSE S HARRIS
 148 CROSS CREEK DR
 OXFORD

MS 38655-9614

YOUR LOAN NUMBER: 0041942498

DATE: 03/29/19

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING OCT, 2018 AND ENDING SEP, 2019. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF OCT, 2018 IS ---

PRINCIPAL & INTEREST	614.56
ESCROW DEPOSIT	300.00
OPTIONAL INSURANCE	70.25
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	27.17
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	162.81
BORROWER PAYMENT	849.17

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL DESCRIPTION	PRIOR PRJ	ACTUAL
JUL 18	283.86	350.52			1145.88	-232.70
AUG 18	283.86	350.52			1429.74	117.82
				STARTING BALANCE	1846.05	117.82
OCT 18	300.00	*			2146.05	117.82
NOV 18	300.00	*			2446.05	117.82
DEC 18	300.00	*			2746.05	117.82
JAN 19	300.00	*	2446.05	1330.66* COUNTY	600.00 T	-1212.84
FEB 19	300.00	*			900.00	-1212.84
MAR 19	300.00	1212.84				
MAR 19		-2658.39*			1200.00	-2658.39 A
APR 19	300.00	**			1500.00	-2658.39
MAY 19	300.00	**			1800.00	-2658.39
JUN 19	300.00	**	1154.00	**	946.00	-2658.39

JUL 19	300.00	**	1246.00	-2658.39
AUG 19	300.00	**	1546.00	-2658.39
SEP 19	300.00	**	1846.00	-2658.39

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 600.00. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -2658.39.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

06/18	350.52	07/18	350.52	08/18	350.52
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
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00/00	0.00	00/00	0.00
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